

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Cape May County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$456	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$161	\$205
Allstate NJ Ins Co	\$465	\$135	\$185
American Fire & Cas Co (Ohio Casualty Group)	\$478-\$453	N/A	\$288
American Ins Co (Allianz Group) (2)	\$521-\$590	N/A	N/A
American Intl Ins Co of NJ	\$515	\$178	\$234
Amica Mutual Ins Co (1)	\$623	\$166	\$262
Armed Forces Ins Exchange (3)	\$345	N/A	\$175
Associated Indemnity Corp (Allianz Group) (2)	\$623-\$738	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$536	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$459	\$160	\$200
Balboa Ins Co	\$388-\$649	N/A	N/A
Bay State Ins Co (Andover Group)	\$399	\$164	\$153
Camden Fire Ins Assoc (OneBeacon Group)	\$565-\$706	\$163-\$177	\$188-\$204
Centennial Ins Co (Atlantic Mutual Group)	\$505	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$467	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$401-\$427	N/A	N/A
Countryway Ins Co	\$356-\$436	\$124	\$208
Cumberland Mut Fire Ins Co	\$352-\$448	\$160	\$333
Electric Ins Co (3)	\$279	\$93	\$131
Empire Fire & Marine Ins Co	\$432-\$549	N/A	N/A
Encompass Ins Co of New Jersey	\$634	\$334	\$316
Excelsior Ins Co (Liberty Mutual Group)	\$353-\$470	\$144	\$195
Farm Family Cas Ins Co (3)	\$377	\$94	\$132
Farmers Ins Co of Flemington	\$413	\$170	\$168
Farmers Mutual Fic of Salem Cty	\$388-\$536	\$183	\$325
Federal Ins Co (Chubb Group)	\$665	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$361-\$381	\$126	\$165
Fidelity National Prop and Cas Ins	\$360	\$117	\$141
Firemans Fund Indemnity Corp (Allianz Group)	\$655	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$623-\$738	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$249	N/A
First Trenton Indemnity Co	\$442	\$130	\$167
Fitchburg Mutual Ins Co	\$490	\$98	\$230
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$363-\$426	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$337-\$429	\$144	\$204
Great Northern Ins Co (Chubb Group) (2)	\$467	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co (All-America Financial Group)	\$612-\$654	\$127	\$165
Harleysville Ins Co of NJ (2)	\$413-\$484	\$160-\$185	\$205-\$239
Hartford Cas Ins Co (The Hartford Group)	\$484	\$110	\$138
Hartford Fire Ins Co (The Hartford Group)	\$647	\$140	\$177
Hartford Underwriters Ins Co (The Hartford Group)	\$493	\$114	\$160
High Point Preferred Ins Co (fmr. Prudential P&C)	\$500	\$125	\$135
Homesite Ins Co	\$515	\$178	\$234
Insurance Co of North Amer (Ace Group)	\$402	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$413	\$127	\$152
Massachusetts Bay Ins Co (All-America Financial Group)	\$471-\$503	\$115	\$150
Mercer Ins Co of NJ Inc	\$469-\$483	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$328	N/A	\$347
Merchants Mutual Ins Co (Merchants Group)	\$453	\$196	\$228
Merrimack Mut Fire Ins Co (Andover Group)	\$460-\$614	\$156	\$218
Metropolitan Grp Prop & Cas Ins Co	\$640	\$135	\$203
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$450-\$448	\$61-\$64	\$109-\$116
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$530-\$529	\$71-\$74	\$128-\$136
Ohio Cas Ins Co (Ohio Casualty Group)	\$638-\$604	\$148	\$218
Pacific Indemnity Co (Chubb Group)	\$665	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$373	\$132	\$185
Preserver Ins Co	\$299-\$413	\$148	\$122-\$175
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$404-\$675	\$166	\$172
Public Service Mutual Ins Co	\$454	\$118	\$114
Quincy Mutual Fire Ins Co	\$358-\$442	\$130	\$167
Rutgers Cas Ins Co	\$395-\$519	\$124-\$160	\$92-\$117
Selective Ins Co of Amer (Selective Group)	\$404	\$149	\$193
Selective Way Ins Co (Selective Group)	\$321	N/A	\$193
Shelby Cas Ins Co	\$502-\$664	\$127-\$167	\$158-\$207
Sompo Japan Ins Co of America	\$381	\$89	\$149
State Farm Fire and Cas Co	\$664	\$133	\$187
Tokio Marine & Nichido Fire Ins Co Ltd	\$554	\$151	\$256
United Services Auto Assoc (USAA Group) (1) (3)	\$421-\$488	N/A	\$109-\$123
USAA Cas Ins Co (USAA Group) (3)	\$490-\$569	N/A	\$137-\$154
Utica Mutual Ins Co (Utica National Group)	\$493	\$168	\$237
Vigilant Ins Co (Chubb Group) (2)	\$504	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$558-\$528	N/A	\$267

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